

MOR (INDV)

MOR-1 (INDV)

MOR-1 (CONT)

MOR-2 (INDV)

MOR-3 (INDV)

MOR-4 (INDV)

MOR-5 (INDV)

MO

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORKIn re: Douglas J Filardo
Debtor

Case No. 21-71691

Reporting Period:

Social Security #
(last 4 digits only)

0004

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached |
|--|--------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-1 (INDV) | | |
| Bank Reconciliation (or copies of debtor's bank reconciliations) | MOR-1 (CONT) | | |
| Copies of bank statements | | | |
| Disbursement Journal | MOR-2 (INDV) | | |
| Balance Sheet | MOR-3 (INDV) | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Post-petition Debts | MOR-4 (INDV) | | |
| Status of Secured Notes, Leases, Installment Payments | MOR-5 (INDV) | | |
| Debtor Questionnaire | MOR-6 (INDV) | | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor: Douglas J Filardo

Date

Signature of Joint Debtor

Date

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

| | Current Month Actual | Cumulative Filings to Date Actual |
|---|-------------------------|--------------------------------------|
| Cash - Beginning of Month | 1,346.41 | |
| RECEIPTS | | |
| Wages (Net) | 4,000.00 | |
| Interest and Dividend Income | | |
| Alimony and Child Support | | |
| Social Security and Pension Income | 2,388.00 | |
| Sale of Assets | | |
| Other Income (attach schedule) | 0,100.00 | |
| Total Receipts | | |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) | 625.00 | |
| Rental Payment(s) | | |
| Other Secured Note Payments | | |
| Utilities | 854.03 | |
| Insurance | 2,062.25 | |
| Auto Expense | 2,761.53 | |
| Lease Payments | 482,910 | |
| IRA Contributions | | |
| Repairs and Maintenance | 250.00 | |
| Medical Expenses | | |
| Food, Clothing, Hygiene | 1,400.00 | |
| Charitable Contributions | | |
| Alimony and Child Support Payments | | |
| Taxes - Real Estate <i>Note 1</i> | 369.30 | |
| Taxes - Personal Property | | |
| Taxes - Other (attach schedule) <i>one time/person</i> | 614.00 | |
| Travel and Entertainment | 668.89 | |
| Gifts | | |
| Other (attach schedule) <i>Schedule I-</i> | 5,229.61 | |
| Total Ordinary Disbursements | 11,476.51 | |
| REORGANIZATION ITEMS: | | |
| Professional Fees | | |
| U. S. Trustee Fees | | |
| Other Reorganization Expenses (attach schedule) | | |
| Total Reorganization Items | | |
| Total Disbursements (Ordinary + Reorganization) | | |
| Net Cash Flow (Total Receipts - Total Disbursements) | | |
| Cash - End of Month (Must equal reconciled bank statement) | 4,357.90 | |

July August
May June
4000
4000

9/1/2021 - 09/30/2021

Schedule 1

Disbursement

Other :

Personal Loan(2)

| | | | |
|---------------|----|--------|---------------------------|
| 1.Citibank | \$ | 588.69 | Recurring Monthly Payment |
| 2.Lightstream | \$ | 232.63 | Recurring Monthly Payment |

| | | | |
|----------------------|----|----------|--|
| Credit Card payments | \$ | 700.00 | |
| | \$ | 200.00 | |
| | \$ | 2,500.00 | |
| | \$ | 320.00 | |
| Credit Card | \$ | 688.29 | |

| | | | |
|------------------|----|----------|--|
| Total /Other Dis | \$ | 5,229.61 | |
|------------------|----|----------|--|

Note 1

| | |
|-------------------------|-------------------|
| Real State Taxes | \$4,431.66 |
|-------------------------|-------------------|

| | | |
|------|-----------|------------|
| paid | 1/7/2021 | \$2,215.83 |
| paid | 5/28/2021 | \$2,215.83 |

| | |
|------------------|-----------------|
| September | \$369.31 |
|------------------|-----------------|

In re Douglas J Filardo
Debtor

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

| BREAKDOWN OF "OTHER" CATEGORY | Current Month Actual | Cumulative Filing to Date Actual |
|-------------------------------|----------------------|----------------------------------|
| Other Income | | |
| | 9,100.00 | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Other Taxes | | |
| | | |
| | | |
| | | |
| | | |
| Other Ordinary Disbursements | | |
| | | |
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| | | |
| Other Reorganization Expenses | | |
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| | | |
| | | |

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

| | |
|--|--|
| TOTAL DISBURSEMENTS | |
| LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS | |
| PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts) | |
| TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES | |

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Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

| | # Operating | # Payroll | # Tax | # Other |
|--|-------------|-----------|-------|---------|
| BALANCE PER BOOKS | | | | |
| BANK BALANCE | | | | |
| (+) DEPOSITS IN TRANSIT (ATTACH LIST) | | | | |
| (-) OUTSTANDING CHECKS (ATTACH LIST): | | | | |
| OTHER (ATTACH EXPLANATION) | | | | |
| ADJUSTED BANK BALANCE * | | | | |

*"Adjusted Bank Balance" must equal "Balance per Books"

[illegible]

OTHER

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BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

| ASSETS | BOOK VALUE AT END OF CURRENT REPORTING MONTH | BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT |
|---|--|---|
| SCHEDULE A REAL PROPERTY | | |
| Primary Residence | \$ 524,200 | |
| | | |
| | | |
| Other Property (attach schedule) | | |
| TOTAL REAL PROPERTY ASSETS | \$ 524,200 | |
| SCHEDULE B PERSONAL PROPERTY | | |
| Cash on Hand | | |
| Bank Accounts | | |
| Security Deposits | | |
| Household Goods & Furnishings | | |
| Books, Pictures, Art | | |
| Wearing Apparel | | |
| Furs and Jewelry | | |
| Firearms & Sports Equipment | | |
| Insurance Policies | | |
| Annuities | | |
| Education IRAs | | |
| Retirement & Profit Sharing | | |
| Stocks | | |
| Partnerships & Joint Ventures | | |
| Government & Corporate Bonds | | |
| Accounts Receivable | | |
| Alimony, maintenance, support or property settlements | | |
| Other Liquidated Debts | | |
| Equitable Interests in Schedule A property | | |
| Contingent Interests | | |
| Other Claims | | |
| Patents & Copyrights | | |
| Licenses & Franchises | | |
| Customer Lists | | |
| Autos, Trucks & Other Vehicles | | |
| Boats & Motors | | |
| Aircraft | | |
| Office Equipment | | |
| Machinery, supplies, equipment used for business | | |
| Inventory | | |
| Animals | | |
| Crops | | |
| Farming Equipment | | |
| Farm Supplies | | |
| Other Personal Property (attach schedule) | | |
| TOTAL PERSONAL PROPERTY | | |
| TOTAL ASSETS | | |

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial matters. The text outlines various methods for organizing and storing data, suggesting that digital tools can be highly effective for this purpose.

2. The second section focuses on the role of communication in project management. It argues that clear and consistent communication is the foundation of any successful team effort. The author provides several practical tips for improving communication, such as holding regular meetings and using collaborative platforms to share information.

3. In the third part, the document explores the challenges of time management. It acknowledges that everyone faces time constraints and offers strategies to help prioritize tasks and avoid procrastination. The text suggests that creating a structured schedule and delegating responsibilities can significantly enhance productivity.

4. The fourth section addresses the issue of risk management. It explains that identifying potential risks early on allows for more informed decision-making and can prevent costly mistakes. The author provides a framework for assessing risks and developing contingency plans to mitigate their impact.

5. Finally, the document concludes with a discussion on the importance of continuous learning and improvement. It encourages readers to reflect on their experiences, seek feedback, and stay updated on industry trends. The author asserts that a growth mindset is crucial for long-term success in any field.

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FORM MDR-3 (INDV)
2/2008
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1. The first part of the document is a letter from the President of the United States to the Congress, dated January 1, 1861. It is a very important document, as it sets out the President's policy for the new year. The President states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The letter is signed by James Buchanan, the outgoing President.

2. The second part of the document is a report from the Secretary of the Treasury, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by William A. Richardson, the outgoing Secretary.

3. The third part of the document is a report from the Secretary of the Interior, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by John P. Kennedy, the outgoing Secretary.

4. The fourth part of the document is a report from the Secretary of the War, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by George B. Frisbie, the outgoing Secretary.

5. The fifth part of the document is a report from the Secretary of the Navy, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by Gustavus Franklin Frisbie, the outgoing Secretary.

6. The sixth part of the document is a report from the Secretary of the State, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by William H. Seward, the outgoing Secretary.

7. The seventh part of the document is a report from the Secretary of the War, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by George B. Frisbie, the outgoing Secretary.

8. The eighth part of the document is a report from the Secretary of the Navy, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by Gustavus Franklin Frisbie, the outgoing Secretary.

9. The ninth part of the document is a report from the Secretary of the State, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by William H. Seward, the outgoing Secretary.

10. The tenth part of the document is a report from the Secretary of the War, dated January 1, 1861. It is a very important document, as it sets out the Secretary's policy for the new year. The Secretary states that he is pleased to see the Congress assembled, and that he is confident that the country is in a good state of affairs. He also mentions the recent election of Abraham Lincoln as President, and expresses his confidence in the new administration. The report is signed by George B. Frisbie, the outgoing Secretary.

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SUMMARY OF UNPAID POST-PETITION DEBTS

| | Number of Days Past Due | | | | | Total |
|---|-------------------------|------|-------|-------|---------|-------|
| | Current | 0-30 | 31-60 | 61-90 | Over 91 | |
| Mortgage | | | | | | |
| Rent | | | | | | |
| Secured Debt/Adequate Protection Payments | | | | | | |
| Professional Fees | | | | | | |
| Other Post-Petition debt (<i>list creditor</i>) | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total Post-petition Debts | | | | | | |

Explain how and when the Debtor intends to pay any past due post-petition debts.

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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

| NAME OF CREDITOR | SCHEDULED MONTHLY PAYMENT DUE | AMOUNT PAID DURING MONTH | TOTAL UNPAID POST- PETITION |
|------------------|-------------------------------------|-----------------------------|--------------------------------|
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| | | | |
| | | | |
| | | | |
| TOTAL PAYMENTS | | | |

INSTALLMENT PAYMENTS

| TYPE OF POLICY | CARRIER | PERIOD COVERED | PAYMENT AMOUNT & FREQUENCY |
|----------------|---------|----------------|-------------------------------|
| | | | |
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In re Douglas J Filardo
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DEBTOR QUESTIONNAIRE

| | Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary. | Yes | No |
|----|--|-----|----|
| 1 | Have any funds been disbursed from any account other than a debtor in possession account this reporting period? | | ✓ |
| 2 | Is the Debtor delinquent in the timely filing of any post-petition tax returns? | | ✓ |
| 3 | Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies? | | ✓ |
| 4 | Is the Debtor delinquent in paying any insurance premium payment? | | ✓ |
| 5 | Have any payments been made on pre-petition liabilities this reporting period? | | ✓ |
| 6 | Are any post petition State or Federal income taxes past due? | | ✓ |
| 7 | Are any post petition real estate taxes past due? | | ✓ |
| 8 | Are any other post petition taxes past due? | | ✓ |
| 9 | Have any pre-petition taxes been paid during this reporting period? | | ✓ |
| 10 | Are any amounts owed to post petition creditors delinquent? | | ✓ |
| 11 | Have any post petition loans been received by the Debtor from any party? | | ✓ |
| 12 | Is the Debtor delinquent in paying any U.S. Trustee fees? | | ✓ |
| 13 | Is the Debtor delinquent with any court ordered payments to attorneys or other professionals? | | ✓ |